

U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE				ATTY. DOCKET NO. MS1-230US	SERIAL NO. 09/093,958
LIST OF ART CITED BY APPLICANT (Use several sheets if necessary)				APPLICANT Microsoft Corporation	
				FILING DATE 6/8/98	GROUP

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*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
LKN	AA	3,852,571	12/03/1974	Hall et al.	235	61.7 B	Received OCT 27 1998
	AB	4,701,601	10/20/1987	Francini et al.	235	449	Group 2700
	AC	4,734,564	03/29/1988	Boston et al.	235	380	
	AD	4,839,504	06/13/1989	Nakano	235	379	
	AE	4,893,248	01/09/1990	Pitts et al.	364	464.01	
	AF	4,905,826	03/06/1990	Martin	206	286	
	AG	4,949,272	08/14/1990	Vanourek et al.	364	464.02	
	AH	5,206,488	04/27/1993	Teicher	235	380	
	AI	4,992,940	02/12/1991	Dworkin	364	401	
	AJ	5,229,584	07/20/1993	Erickson	235	375	
↓	AK	5,197,094	03/23/1993	Tillery et al.	379	91	

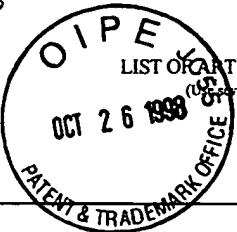
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LKN	AL	WO 93/08545	10/16/1992	PCT				
	AM	WO 91/16691	04/10/1991	PCT				
	AN	0 745 947 A2	05/28/1996	EP				
	AO	WO 96/08783	09/14/1995	PCT				
↓	AP							

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	AS	/	Vandenengel, Gerry; "Cards on the Internet - Advertising on a \$3 Bill," World Card Technology, February, 1995, pp. 46-48.
↓	AT	/	"A Different Drummer on the Data Highway," American Banker, May 12, 1995, 2 pages.

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JKN	AA	5,121,945	06/16/1992	Thomson et al.	283	58		
	AB	5,027,388	06/25/1991	Bradshaw et al.	379	112	Received OCT 27 1998 Group 2700	
	AC	5,644,727	07/01/1997	Atkins	395	240		
	AD	3,842,248	10/15/1974	Yarnell et al.	235	156		
	AE	5,402,336	03/28/1995	Spiegelhoff et al.	364	401		
	AF	4,979,207	12/18/1990	Baum et al.	379	112		
	AG	5,570,465	10/29/1996	Tsakanikas	395	114		
	AH	5,590,197	12/31/1996	Chen et al.	380	24		
	AI	5,557,518	09/17/1996	Rosen	364	408		
	AJ	4,799,156	01/17/1989	Shavit et al.	364	401		
↓	AK	4,823,264	04/18/1989	Deming	364	408		
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JKN	AR	/	Meredith, Robin; "Internet Bank Moves Closer to Virtual Reality," USA Today, May 5, 1995.					
	AS	/	Strassel, Kim A.; "Dutch Software Concern Experiments With Electronic 'Cash' in Cyberspace," The Wall Street Journal, April 17, 1995.					
↓	AT	/	Rosen, Nick; "Cash Just Isn't Flexible Enough," Daily Express, February 10, 1995.					
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UKN	AA	5,265,033	11/23/1993	Vajk et al.	364	514	
	AB	5,473,143	12/05/1995	Vak et al.	235	380	
	AC	5,532,920	07/02/1996	Hartrick et al.	364	411	Received
	AD	5,684,965	11/04/1997	Pickering	395		OCT 27 1998
	AE	5,223,699	06/29/1993	Flynn et al.	235		Group 2700
	AF	4,485,300	11/27/1984	Peirce	235	380	
	AG	5,220,501	06/15/1993	Lawlor et al.	364	408	
	AH	5,283,829	02/01/1994	Anderson	380	24	
	AI	5,465,206	11/07/1995	Hilt et al.	364	406	
	AJ	5,420,405	05/30/1995	Chasek	235	379	
↓	AK	5,383,113	01/17/1995	Kight et al.	364	401	
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UKN	AR	/	Piskora, Beth; "Debit Cards Seen Poised for New Markets," American Banker, March 7, 1995.				
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↓	AS	/	Bank, David; "Cash, Check, Charge - What's Next?," Seattle Times, March 6, 1995, 4 pages.				
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↓	AT	/	Cortese, Amy; "Cyberspace - Crafting software that will let you build a business out there," Business Week, February 27, 1995, 7 pages.				
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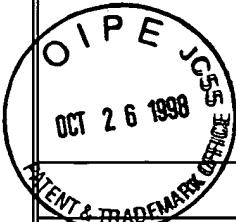
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LEN	AA	5,655,089	08/05/1997	Bucci	395	240	
	AB	5,699,528	12/16/1997	Hogan	395	240	
	AC	5,652,786	07/29/1997	Rogers	379	91.01	Received
	AD	5,649,117	07/15/1997	Landry	395	240	OCT 27 1998
	AE	5,424,938	06/13/1995	Wagner et al.	364	408	Group 2700
	AF	5,287,270	02/15/1994	Hardy et al.	364	408	
	AG	5,325,290	06/28/1994	Cauffman et al.	364	401	
	AH	5,326,959	07/05/1994	Perazza	235	379	
	AI	5,477,038	12/19/1995	Levine et al.	235	380	
↓	AJ	5,483,445	01/09/1996	Pickering	364	406	
	AK						

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LEN	AR	✓	Sirbu, Marvin and Tygar, J. D.; "NetBill: An Internet Commerce System Optimized for Network Delivered Services," Engineering and Public Policy Dept. and Computer Science Dept., Carnegie Mellon University, Pittsburgh, Pennsylvania, February 27, 1995, pp. 1-12.
	AS	✓	Kutler, Jeffrey; "Cash Card Creator Looking Beyond Mondex," February 9, 1995.
	AT	✓	Post, David; "E-Cash: Can't Live With It, Can't Live Without It," The American Lawyer, March 1995, pp. 116-117.

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<i>LKN</i>	AR	/	Gullo, Karen; "Electronic Bill Payment," American Banker, January 27, 1992.					
	AS	/	"Management Utility Billing," July/August 1979, 5 pages.					
<i>↓</i>	AT	/	Myers, Edith; "Banking on PCs," Datamation, 6 pages.					
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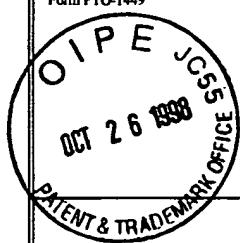
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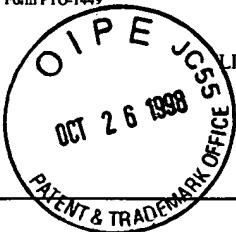
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	AS	/	"Newsnet Reference Guide 1994," Newsnet Inc., 945 Haverford Road, Bryn Mawr, PA 19010
	AT	/	Palmer, James A. and Gaj, Steven J.; "Consolidated Third Party Collections," Dept. of Veterans Affairs Medical Center, Brecksville, Ohio, Mumps Computing, June 1997, pp. 12-16.

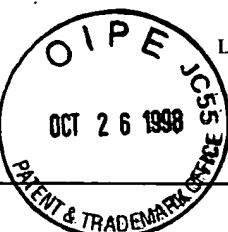
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LEN	AR	/	Briere, Daniel and Chris Finn; "Footing the Bill," Network World, v9n21, May 25, 1992.				
	AS	/	White, George C.; "Consumer Bill Payment - "Front End" Overview," White Papers, Inc., April 22, 1992, 3 pages.				
↓	AT	/	Pence, Daniel M.; "TV Answer," Electronic Payment Products, TV Answer, Inc., Reston, Virginia, 9 pages.				
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LKN	AR	/	"New Technologies in Consumer Bill Payment," Scanfone by US Order, 9 pages.						
	AS	/	Mila, Paul J., Director of Operations; "Online Resources," McLean, Virginia, 4 pages.						
↓	AT		Pope, Dennis J., Asst. Vice President, EFT Project Manager, Manufacturers Hanover Trust Company, New York, New York, 5 pages.						
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LKN	AR	/	White, George C.; "Bill Payment Initiation From Retail Stores," White Papers, Inc., April 22, 1992. 2 pages.					
	AS	/	"System and Method for Paying Bills Electronically," 7 pages.					
↓	AT	/	Mancski, Dr. Dennis; "Bill & Pay Minitel- Consumer Bill Payments Overview," Minitel USA, 880 7 <sup>th</sup> Ave., New York, NY, April 22, 1992.					
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	AS	/	"Account Acquisitions," A/S/M Communications, Inc., ADWEEK, May 3, 1993.					
↓	AT	/	Youngblood, Dick, Staff Writer, "Some hung up about paying bills via computer," Star Tribune, Minneapolis, MN, May 23, 1993, 3 pages.					
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	AS	/	Oslund, John J., Staff Writer; "Ready to Score - Big Game Offers US West a Chance to Show Off New Information Service," Star Tribune, January 24, 1992, 3 pages.				
	AT	/	"Sprint Considers Single Bill," Communications Week, December 24, 1990, p. 27.				
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↓	AS	/	"A Player Goes After Big Bucks in Cyberspace," American Banker, May 5, 1998					
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EXAMINER <b>LESLIE K. NGUYEN</b>				DATE CONSIDERED <b>11 OCTOBER 2000</b>			
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Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY. DOCKET NO. MS1-230US		SERIAL NO. 09/093958	
LIST OF ART CITED BY APPLICANT (Use several sheets if necessary)								
					APPLICANT Microsoft Corporation			
					FILING DATE 6/8/98		GROUP	
U.S. PATENT DOCUMENTS								
*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate	
LKN	A	5,508,817	4/16/96	Kunigami	358	402		
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FOREIGN PATENT DOCUMENTS								
		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No
OTHER PRIOR ART (including Author, Title, Date, Pertinent Pages, Etc.)								
LKN	E		Orr, Bill; "Electronic bill paying shows signs of soaring." ABA Banking Journal, May 1997, pp. 42, 47-48, 50					
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U.S. PATENT DOCUMENTS

*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date
LKN	A	5,884,288	03/16/99	Chang et al.	705	40	
LKN	B	5,903,881	05/11/99	Schrader et al.	705	42	
LKN	C	5,848,400	12/8/98	Chang	705	35	
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FOREIGN PATENT DOCUMENTS

	Document Number	Date	Country	Class	Subclass	Translation	
						Yes	No

## OTHER PRIOR ART (including Author, Title, Date, Pertinent Pages, Etc.)

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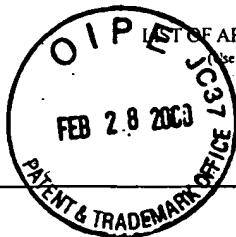
EXAMINER	DATE CONSIDERED
LESLIE K. NGUYEN	11 OCTOBER 2000

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## U.S. PATENT DOCUMENTS

*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
LNK	A	5,091,868	02/25/92	Pickens et al.	395	148	
LNK	B	5,761,650	06/02/98	Munsil et al.	705	34	
LNK	C	5,884,284	03/16/99	Peters et al.	705	30	
LNK	D	5,963,925	10/05/99	Kolling et al.	705	40	
LNK	E	5,974,146	10/26/99	Randle et al.	380	24	
LNK	F	5,978,577	11/02/99	Rierden et al.	395	610	
LNK	G	5,978,780	11/02/99	Watson	705	40	
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## FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No

## OTHER PRIOR ART (including Author, Title, Date, Pertinent Pages, Etc.)

LNK	E	i	Anonymous, "Another Player Enters the Bill Presentment Game (Online Resources & Communications teams with Electronic Funds & Data Corp and American Payment Systems to develop online bill presentment and bill payment service)", Report on Home Banking & Financial Services, v 2, n 12, p 3, March 28, 1997
LNK	F	.	Anonymous, "Bold moves (First Data Corp and Microsoft Corp are forming bill-pay and bill-presentment company, challenging Visa, Integriom and Checkfree)", Cards International, n 181, p .5., July 31, 1997
LNK	G	,	Anonymous, "Billers Benefit When the Bill's Not in the Mail", Bank Network News, V. 15, N. 8, pp 4-5, September 11, 1996
LNK	H	/	Jones, D., "CHAPS Ring around the city", Journal of Banking World, Vol. 1 No. 5, p. 11-13, November, 1983
LNK	I	/	"Sterling Commerce Announces New Consumer Payment Consolidation Software for Banks; Vector: Biller Lets Banks Solve Costly Manual Handling of Consumer Payment", Business Wire, p09160262, September 16, 1996.
LNK	J	/	Large, Jack, "Which Method Should You Settle For?", Corporate Finance, London, September 1997

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U.S. PATENT DOCUMENTS								
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FOREIGN PATENT DOCUMENTS								
		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No
OTHER PRIOR ART (including Author, Title, Date, Pertinent Pages, Etc.)								
LKN	E	/	Mullin, Rick, "The Upward Evolution of Batch Automation", Chemical Week, Vol. 161 Issue 37, p39, 2p, 1 graph, 4c, October 6, 1989					
	F	/	Zabback et al., "Office Documents on a Database Kernel-Filing, Retrieval, and Archiving", Database Research Group, Dept. of Computer Science Swiss Federal Institute of Technology, CH-8092 Zurich, pp. 261-270					
	G	/	PR Newswire, "Template Software Strengthens Core Product Family With Ease-of-Use and Functional Enhancements that Promote Unparalleled Software Reuse", Dialog File 621, Access No. 01544425, June 23, 1997					
	H	/	Richard K. Crone, "Who Does MSFDC Really Serve?", Dialog File 696, Access No. 00581887, v 3, I 25, December 16, 1997					
	I	/	Business Wire, "Just in Time Solutions Introduces BillCast Family of Products for Open Internet Billing", Business Wire, May 18, 1998					
↓	J							
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